

FIG. 1

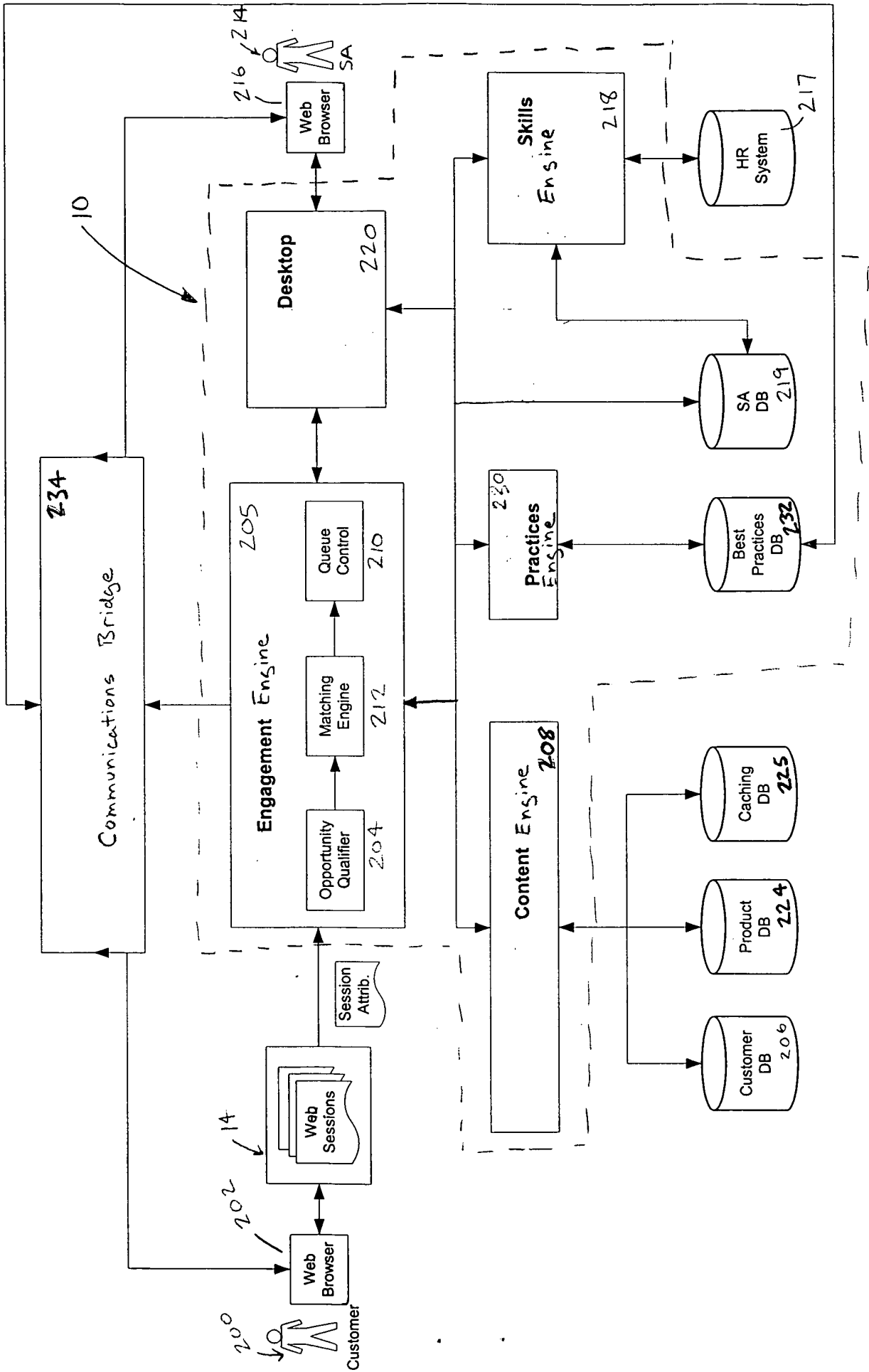
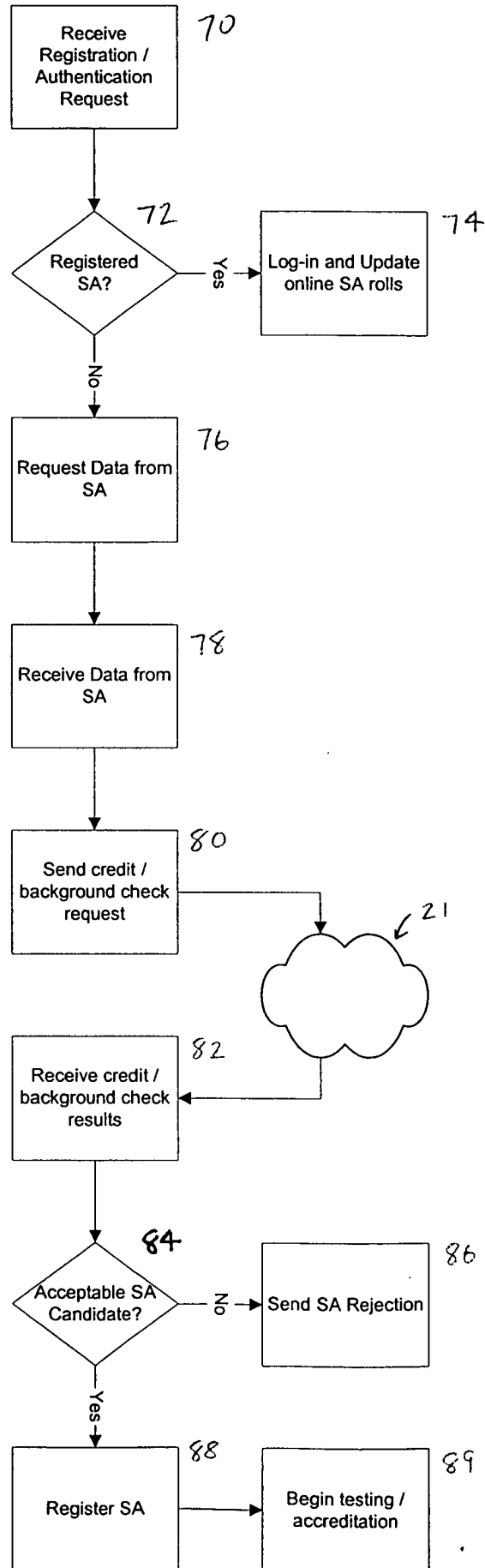


FIG. 2

FIG. 3



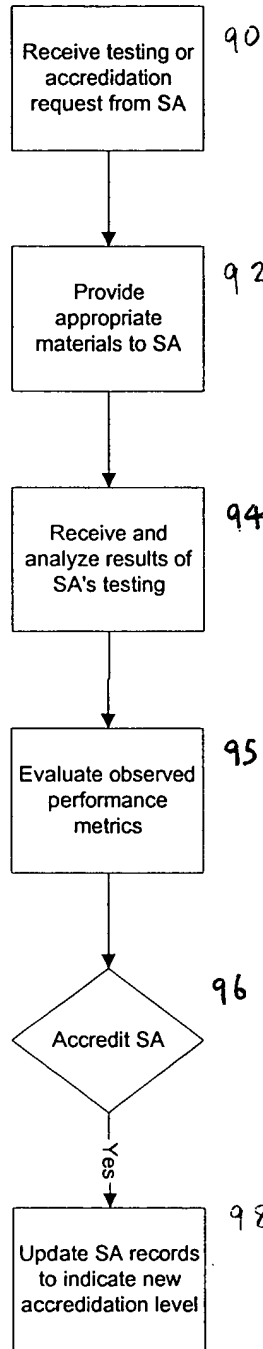


FIG. 4

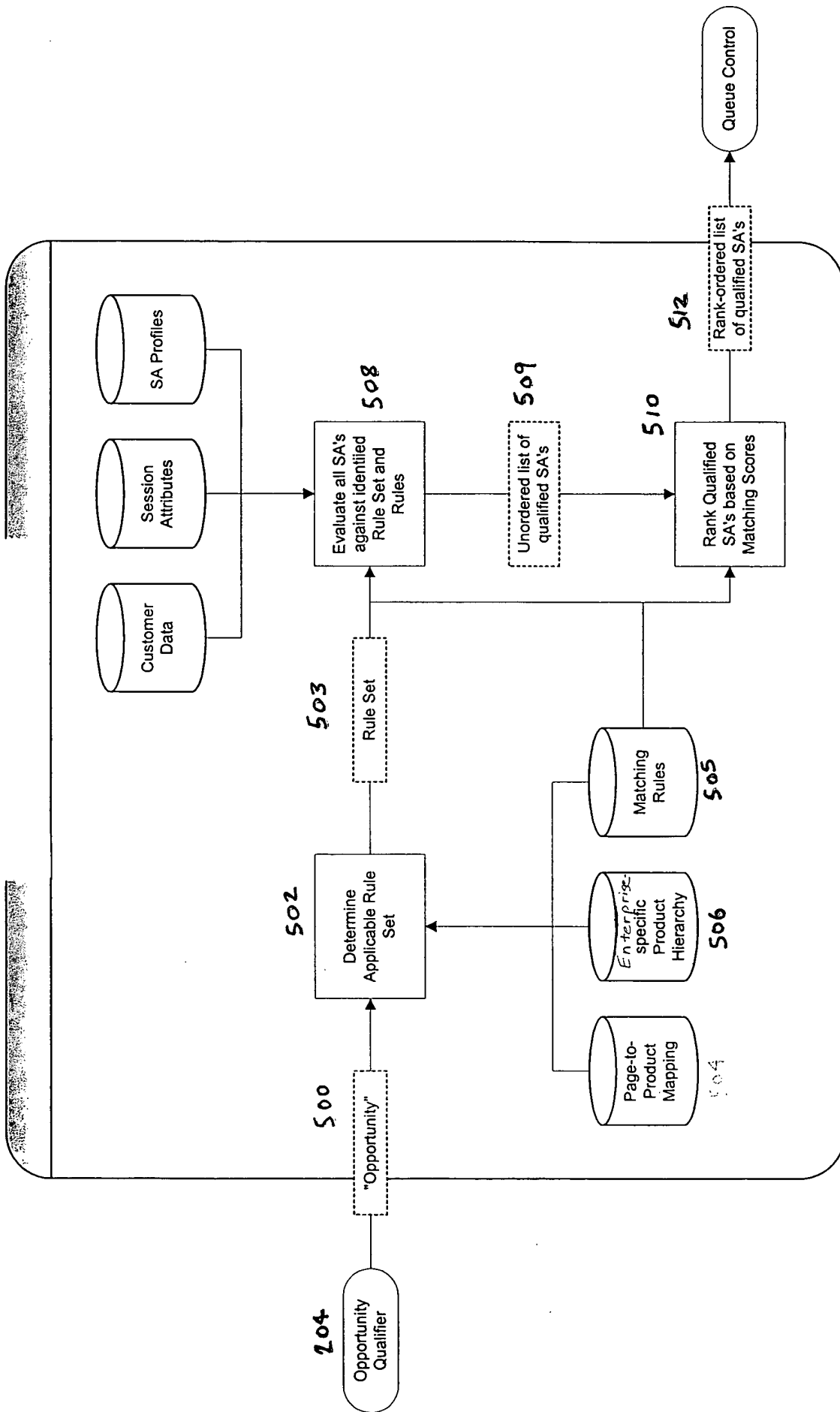


FIG. 5



Customer Session History

1. ( 1.5 min. ) General rate web site home page
2. ( 9.0 min. ) General rate web page - Mortgage Information Section
3. ( 5.0 min. ) General rate web page - Mortgage Loan Closing Basics
4. ( 2.0 min. ) Bank Home Page
5. ( 0.7 min. ) Mortgage
6. ( 8.0 min. ) mortgage choices
7. ( 3.0 min. ) interest rates
8. ( 0.5 min. ) loan calculator
9. ( 0.3 min. ) Apply now details
10. ( 3.0 min. ) loan application
11. ( 1.0 min. ) Get line help now

The Sitemap View diagram illustrates a hierarchical structure. It features a central node with a pie chart divided into four segments. Four arrows radiate from this central node to four surrounding nodes, each also containing a pie chart. The top node has a small white segment at the top. The right node has a small white segment on the right. The bottom node has a small white segment at the bottom. The left node has a small white segment on the left. A thick black line runs vertically along the right side of the diagram, with arrows pointing upwards and downwards, suggesting a flow or connection between the top and bottom nodes.

Chat with Customer Customize X

**Javad:** : Hello. My name is Javad and I'm a Mortgage Specialist. How can I help you?

**Customer:** Hi Javad. I'm looking at a mortgage and I'm trying to decide which option would be best for me.

**Javad:** I see you've looked at general mortgage information and the current rates. Let me ask you a few questions to see if I can help you determine the right

**Phrases**   **Bookmarks**   **Cart**

- Just a moment while I check on that.
- May I have your name?
- I just need a little more information from you.
- My name is Emily and I have over 10 years' experience working with customers like yourself trying to finance a car.
- My name is Emily and I have over 15 years' experience working with retail banking products. I will contact you via e-mail in a few days.
- What are you looking for in a financial institution?
- Do you currently bank with us?

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Customers Browser Customize X

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Fig. 7

702

906

708



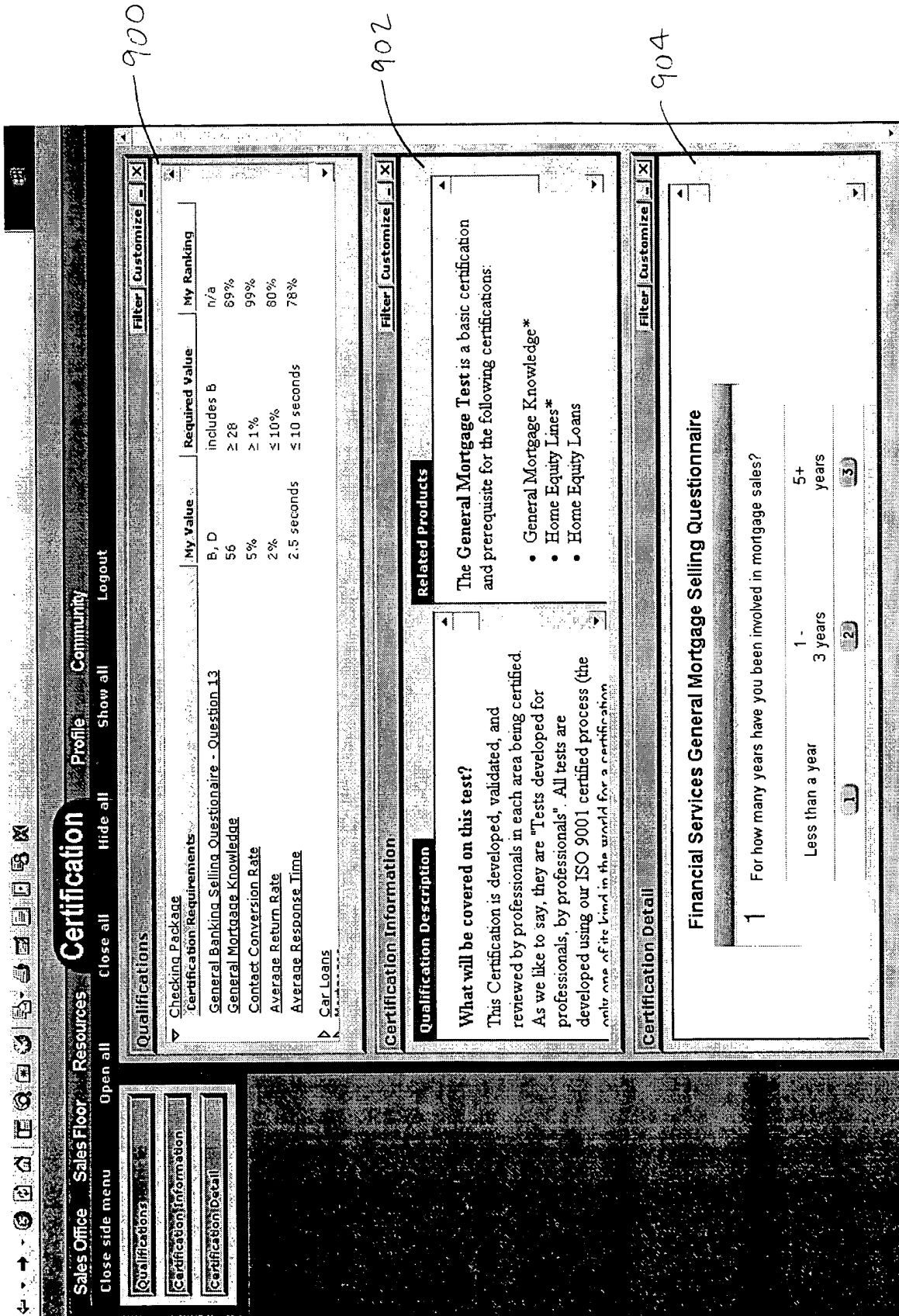
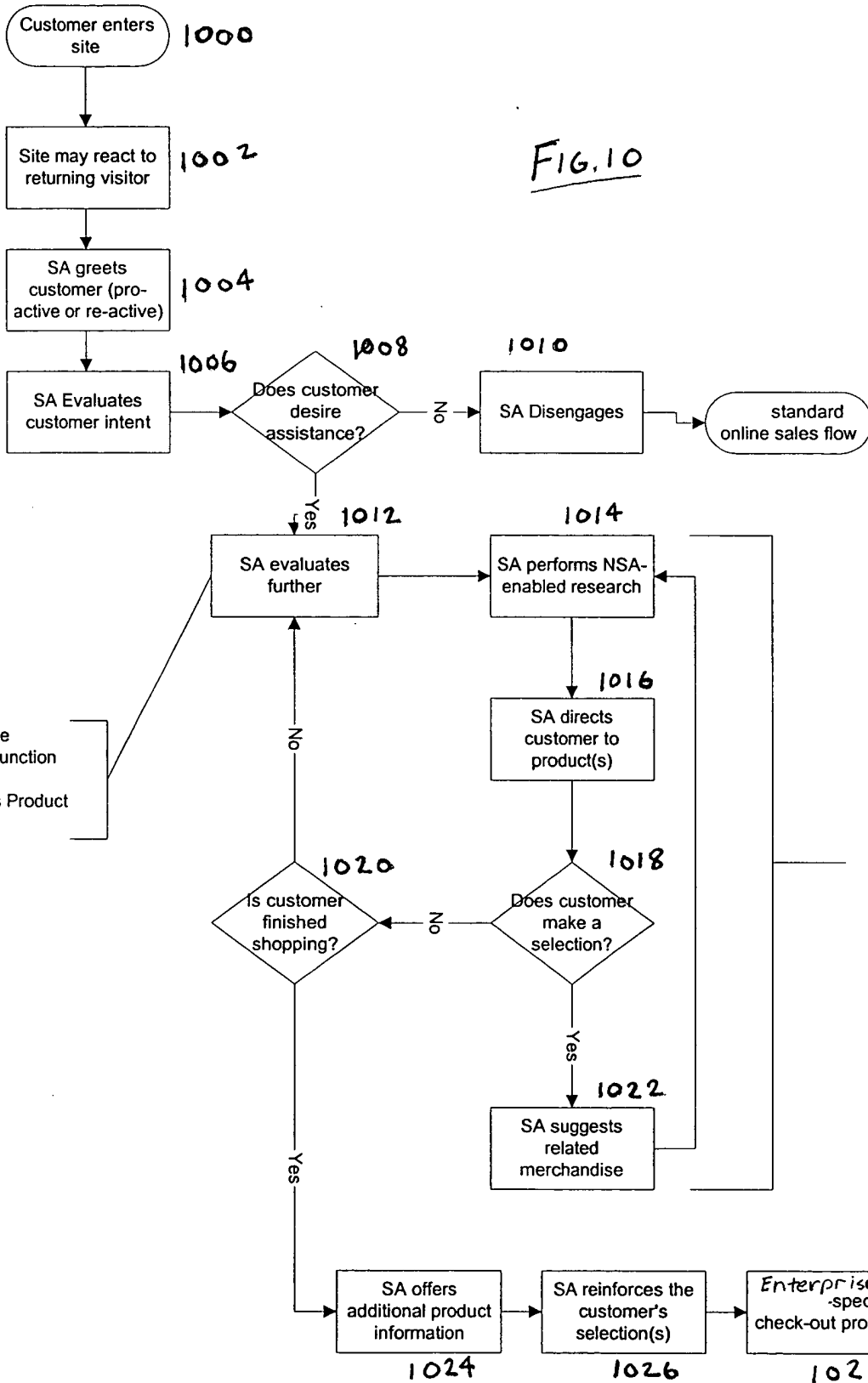


FIG. 9



## Post-transaction Follow-up / Proactive Relationship Management

E-mail order confirmation	Thank customer (note, card, phone call)	E-mail shipment confirmation	Notify customer of available similar or related merchandise.	Remind customer to replenish / renew / re-order product.	Notify customer of sales / promotions.	Recurring / periodic event contact (birthday, anniversary, etc.)
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